

Information to identify the case:

Debtor 1	Benny S Cho	Social Security number or ITIN xxx-xx-7401
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-24259-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Benny S Cho

11/5/23

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Benny S Cho
Debtor

Case No. 18-24259-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: Nov 06, 2023

Form ID: 3180W

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2023:

Recip ID	Recipient Name and Address
db	+ Benny S Cho, 4 Mattocks Place, Closter, NJ 07624-1125
aty	+ John F. Golden, Albert Buzzetti & Associates, LLC, 467 Sylvan Avenue, Englewood Cliffs, NJ 07632-2945
lm	+ SPS/Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
517770857	+ STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
517780004	+ Sovereign Medical Group (MDVISION), 1121 Situs Court, Ste 350, Raleigh, NC 27606-4275
517648738	+ Specialized Loan Servicing c/o, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318
517648739	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: dnj@pbslaw.org	Nov 06 2023 21:01:00	Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2023 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 06 2023 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517648708	+ Email/Text: bkrpt@retrievalmasters.com	Nov 06 2023 21:02:00	AMCA/American Medical Collection Agency, 2269 S Saw Mill, Elmsford, NY 10523-3814
517648707	+ Email/Text: bkrpt@retrievalmasters.com	Nov 06 2023 21:02:00	AMCA/American Medical Collection Agency, Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517648709	Email/PDF: bncnotices@becket-lee.com	Nov 06 2023 21:10:21	American Express, POB 1270, Newark, NJ 07101-1270
517648710	+ Email/PDF: bncnotices@becket-lee.com	Nov 06 2023 21:10:29	American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879
517749513	Email/PDF: bncnotices@becket-lee.com	Nov 06 2023 21:10:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517648711	+ Email/Text: bkfilings@zwickerpc.com	Nov 06 2023 21:03:00	American Express c/o, Zwicker & Associates, P.C., 1101 Laurel Oak Road, Ste. 136, Voorhees, NJ 08043-4322
517648717	+ EDI: BANKAMER.COM	Nov 07 2023 01:36:00	Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
517648712	+ EDI: BANKAMER.COM	Nov 07 2023 01:36:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517648718	+ EDI: BANKAMER.COM	Nov 07 2023 01:36:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238

District/off: 0312-2

User: admin

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517648713	+ EDI: BANKAMER.COM	Nov 07 2023 01:36:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517754365	Email/PDF: resurgentbknotifications@resurgent.com	Nov 06 2023 21:10:12	CACH, LLC its successors and assigns as assignee, of U.S. Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517749633	Email/PDF: resurgentbknotifications@resurgent.com	Nov 06 2023 21:10:36	CACH, LLC its successors and assigns as assignee, of Wells Fargo Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517713076	Email/PDF: resurgentbknotifications@resurgent.com	Nov 06 2023 21:10:17	CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517648723	EDI: CAPITALONE.COM	Nov 07 2023 01:36:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517648722	+ EDI: CAPITALONE.COM	Nov 07 2023 01:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517648726	Email/Text: bankruptcycourts@equifax.com	Nov 06 2023 21:01:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517648727	Email/Text: bankruptcycourts@equifax.com	Nov 06 2023 21:01:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
517648728	+ Email/Text: bknotice@ercbpo.com	Nov 06 2023 21:02:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
517648729	+ Email/Text: bknotice@ercbpo.com	Nov 06 2023 21:02:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
517648730	^ MEBN	Nov 06 2023 20:49:41	Experian, P.O. Box 2002, Allen, TX 75013-2002
517648731	^ MEBN	Nov 06 2023 20:49:07	Experian, P.O. Box 4500, Allen, TX 75013-1311
517648732	EDI: IRS.COM	Nov 07 2023 01:36:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
517648724	EDI: JPMORGANCHASE	Nov 07 2023 01:36:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517648725	EDI: JPMORGANCHASE	Nov 07 2023 01:36:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517648734	EDI: PRA.COM	Nov 07 2023 01:36:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
517765115	EDI: PRA.COM	Nov 07 2023 01:36:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517648733	+ EDI: RECOVERYCORP.COM	Nov 07 2023 01:36:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517648736	+ Email/Text: DeftBkr@santander.us	Nov 06 2023 21:02:00	Santander Bank Na, Po Box 12646, Reading, PA 19612-2646
517648735	+ Email/Text: DeftBkr@santander.us	Nov 06 2023 21:02:00	Santander Bank Na, Attn: Bankruptcy, Po Box 12646, Reading, PA 19612-2646
517648737	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 06 2023 21:01:00	Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517648740	^ MEBN	Nov 06 2023 20:49:15	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
517648741	^ MEBN	Nov 06 2023 20:49:20	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
517677114	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 06 2023 21:01:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent

District/off: 0312-2

User: admin

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Date Rcvd: Nov 06, 2023

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Total Noticed: 43

Blvd, Suite 300, Highlands Ranch, Colorado
80129-2386

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517648719	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
517648720	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
517648721	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
517648714	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517648715	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517648716	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2023 at the address(es) listed below:

Name	Email Address
Clifford B. Frish	on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David G. Beslow	on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Structured Asset Mortgage Investments II Inc. Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6